Case 23-14723-ABA Doc 20 Filed 09/28/23 Entered 09/28/23 13:44:07 Fill in this information to identify your case: Debtor 1 Marisol Lee **Sheppard** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name **District of New Jersey** United States Bankruptcy Court for the: Check if this is an Case number (if known) amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ✓ Yes. 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total **Priority** Nonpriority amount amount \$10,000.00 \$10,000.00 \$0.00 **Internal Revenue Service** Last 4 digits of account number _ Priority Creditor's Name When was the debt incurred? PO Box 7346 As of the date you file, the claim is: Check all that Number Street Philadelphia, PA 19101 Contingent State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another government Check if this claim is for a community debt Claims for death or personal injury while you were intoxicated Is the claim subject to offset? Other. Specify **☑** No ☐ Yes

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Debtor 1 First Name Middle Name Last Name

Part	2: List All of Your NONPRIORITY Unsecured Claims	3	
4.	unsecured claim, list the creditor separately for each claim. For e		Iready included in Part
4.2	Pest Buy/CBNA Nonpriority Creditor's Name 5800 South Corporate Place Number Street Sioux Falls, SD 57108 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No You	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit Card	\$1,553.00

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Your NONPRIORITY Unsecured Claims - Continuation Page

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First Name Middle Name Last Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$4.507.00 4.3 **Capital One** Last 4 digits of account number. Nonpriority Creditor's Name When was the debt incurred? P.O. Box 31293 As of the date you file, the claim is: Check all that apply. Number Street Contingent Salt Lake City, UT 84131 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only □ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or ■ At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\sqrt{}$ Other. Specify **☑** No **Credit Card** ☐ Yes \$3,503.00 4.4 **Capital One** Last 4 digits of account number -Nonpriority Creditor's Name When was the debt incurred? P.O. Box 31293 As of the date you file, the claim is: Check all that apply. Number Street Contingent Salt Lake City, UT 84131 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\sqrt{}$ Other. Specify **☑** No **Credit Card**

☐ Yes

Part 2:

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Debtor 1 Marisol Lee DSheppase
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$812.00 4.5 Capital One/Walmart Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 31293 As of the date you file, the claim is: Check all that apply. Number Street Contingent Salt Lake City, UT 84131 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only □ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or ■ At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\sqrt{}$ Other. Specify **☑** No **Credit Card** ☐ Yes unknown 4.6 Clicklease LLC Last 4 digits of account number -Nonpriority Creditor's Name When was the debt incurred? 1182W 2400 S As of the date you file, the claim is: Check all that apply. Number Street Contingent West Valley City, UT 84119 City ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? ✓ Other. Specify **☑** No

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Debtor 1 Marisol Lee DSheppase
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$483.00 4.7 Comenity Capital Bank/BOSC Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 3095 Loyalty Circle Building A As of the date you file, the claim is: Check all that apply. Number Street Contingent Columbus, OH 43219 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only □ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\sqrt{}$ Other. Specify **☑** No **Credit Card** ☐ Yes \$1,330.00 4.8 **Credit One Bank** Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 98872 As of the date you file, the claim is: Check all that apply. Number Street Contingent Las Vegas, NV 89193 City ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\sqrt{}$ Other. Specify **☑** No **Credit Card**

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Marisol

First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$132,579.00 4.9 Dept of Ed/Aidvantage Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 9635 As of the date you file, the claim is: Check all that apply. Number Street Contingent Wilkes Barre, PA 18773 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or ☐ At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\mathbf{\Lambda}$ Other, Specify **☑** No **Student Loans** ☐ Yes unknown 4.10 Edward Appel, Esq Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 3 S. Broad Street Suite 213 As of the date you file, the claim is: Check all that apply. Number Street Contingent Woodbury, NJ 08096 City ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans

similar debts

✓ Other. Specify

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ No ☐ Yes

At least one of the debtors and another

☐ Check if this claim is for a community debt

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$962.00 4.11 First Savings Credit Card Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 1500 S. Highline Ave As of the date you file, the claim is: Check all that apply. Number Street Contingent Sioux Falls, SD 57110 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\mathbf{\Lambda}$ Other. Specify **☑** No **Credit Card** ☐ Yes \$3,023.00 4.12 **Great American Finance Holdings, LLC** Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 200 S. Michigan Ave As of the date you file, the claim is: Check all that apply. Number Street Contingent Chicago, IL 60604 ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt

similar debts

Other. Specify

Line of Credit

Is the claim subject to offset?

Remarks: JOINT ACCOUNT

☑ No

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Debtor 1

Middle Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
A.13 JPMCB - Card Services Nonpriority Creditor's Name P.O. Box 15369 Number Street Wilmington, DE 19850 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset?	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit Card	<u>\$4,059.00</u>
A.14 Kohls Department Store Nonpriority Creditor's Name PO Box 3115 Number Street Milwaukee, WI 53201 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. □ Contingent □ Unliquidated □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Credit Card	<u>\$1,692.00</u>

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Debtor 1 First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$2.522.00 4.15 SYNCB/Lowes Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 965005 As of the date you file, the claim is: Check all that apply. Number Contingent Orlando, FL 32896 City State ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\mathbf{\Lambda}$ Other. Specify **☑** No **Credit Card**

☐ Yes \$2,060.00 4.16 SYNCB/PPC Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? PO Box 965005 As of the date you file, the claim is: Check all that apply. Number Street Contingent Orlando, FL 32896 ZIP Code Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ☐ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\mathbf{\Delta}$ Other. Specify **✓** No **Credit Card** ☐ Yes

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Debtor 1 Marisol First Name Middle Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** \$1,458.00 4.17 The Home Depot/CBNA Last 4 digits of account number -Nonpriority Creditor's Name When was the debt incurred? 5800 South Corporate Place As of the date you file, the claim is: Check all that apply. Street Contingent Sioux Falls, SD 57108 City ZIP Code State Unliquidated Who incurred the debt? Check one. Disputed **☑** Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only □ Student loans ☐ Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other ☐ Check if this claim is for a community debt similar debts Is the claim subject to offset? $\mathbf{\Lambda}$

Other. Specify

Charge Account

☑ No

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Debtor 1

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim						
	nounts of certain types of unsecured claims. This inform se of unsecured claim.	nation is for st	atistical reporting purposes only. 28	U.S.C. §159. Add the amounts		
			Total claim			
Total claims	6a. Domestic support obligations	6a.	\$0.00			
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$0.00			
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. +	\$10,000.00	1		
	6e. Total. Add lines 6a through 6d.	6e.	\$10,000.00			
			Total claim			
Total claims	6f. Student loans	6f.	\$0.00			
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00			
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	\$162,543.00	1		
	6j. Total. Add lines 6f through 6i.	6j.	\$162,543.00			

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Fill in this information to identify your case:					
Debtor 1	Marisol	Lee	Sheppard		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the			District of New Jersey		
Case number _ (if known)	23-14723				

 Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)	Your assets Value of what you own
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$234,000.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,150.00
1c. Copy line 63, Total of all property on Schedule A/B	\$244,150.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$161,599.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$10,000.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$162,543.00
Your total liabilities	\$334,142.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,920.00
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,235.00

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Debtor 1	Marisol	Lee	Sheppard		Case number (if known) 23-14723	

Last Name

First Name

Middle Name

Part 4: Answer These Questions for Administrative and Statistical Records					
6.	. Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. ☑ Yes				
7.	What kind of debt do you have? ✓ Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. ✓ Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.				
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	n Official	\$6,765.00		
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim			
	From Part 4 on Schedule E/F, copy the following:				
	9a. Domestic support obligations (Copy line 6a.)	\$0.00			
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00			
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00			
	9d. Student loans. (Copy line 6f.)	\$0.00			
	9e.Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00			
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00			
	9g. Total . Add lines 9a through 9f.	\$0.00			

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Fill in this information	to identify your case:		
Debtor 1	Marisol	Lee	Sheppard
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:			District of New Jersey
Case number	23-14723		
Case number (if known)	23-14723		

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you fil	l out bankruptcy forms?
☑ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and schedu	les filed with this declaration and that they are true and correct.
X _/s/ Marisol Lee Sheppard	
Marisol Lee Sheppard, Debtor 1	
Date <u>09/28/2023</u>	
MM/ DD/ YYYY	